

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Nam D. PHAM	Docket No:	367213-00101 (346359)
Serial No.:	10/027,903	Confirmation No.:	3219
Filed:	December 20, 2001	Group Art Unit:	3693
For:	FINANCIAL EXCHANGE SYSTEM AND METHOD	Examiner:	Greimel, Jocelyn

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**REQUEST FOR RECONSIDERATION AND AMENDMENT
UNDER 37 CFR 111**

Applicant has considered the non-final Office Action mailed September 8, 2006 in the above-captioned application. Reconsideration of the claims in light of the remarks that follow is requested. A Petition for Extension of Time is being submitted herewith to extend the time period for response up to and including February 8, 2007.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.